

## ADDITIONAL FCA REGULATORY INFORMATION

This document provides details that relate to the nature of the services we are providing and the legal capacity of our agency relationship in so doing.

The Financial Conduct Authority (FCA) has increased emphasis on disclosure, transparency and conflicts of interest management for brokers conducting business in the commercial insurance market which, along with its decision to set five outcomes to improve the experience for commercial clients when purchasing insurance, has prompted the development of this guidance.

Capacity In Which We Act				Market Analysis We Undertake			
Policy Type	Sourcing (1)	Placing (2)	Claim Handling (3)	Fair	Limited	Single	Use of Other Intermediary
Chubb Commercial Combined	Policyholder	Policyholder/Insurer	Policyholder			X	
Definitions							
<b>(1) Sourcing</b>	Sourcing a policy suitable for your requirements.						
<b>(2) Placing</b>	Arranging and administering your insurance.						
<b>(3) Claim Handling</b>	Advising and assisting you in making a claim. We make it a policy not to accept any claims handling authority from Insurers so that in all matters connected with a claim, we act solely for your benefit.						

It is important that we clearly identify areas where conflicts of interest might arise so that you can be satisfied we have taken steps to manage these. Trainsure have authority to act as the Insurer in placing cover. In such circumstances, Trainsure are legally the agent of the Insurer for some aspects of the transaction and your agent for others. Also where you choose to pay your premium by instalments we may use a scheme operated by your insurer or we may use a single Finance Provider.

At any time you are entitled to request information regarding remuneration which we may have received from Insurers and other firms for handling your insurance business.

This summary provides an additional record of how we have marketed your various insurance covers. This differentiates between a 'Fair Analysis' exercise, those situations where we use only a single Insurer for particular business lines and situations in between where we have agreed with you that it would be preferable to discuss your needs with a limited number of suitable Insurers.

Trainsure is a trading style of Sydney Packett & Sons Limited. Trainsure will act as your Insurance Broker for all policies placed through this website, which are underwritten by Chubb European Group Limited (the Insurer).

Chubb European Group Limited registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk/>

Chubb use personal information which you supply to us or, where applicable, to us in order to write and administer your policy, including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring, services we are providing or to a claim you are reporting.

Chubb are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide coverage under your policy or to store your information. Chubb also use a number of trusted service providers, who will also have access to your personal information subject to our instructions and control.

You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use your personal information. For more information, we strongly recommend you read Chubb's user-friendly Master Privacy Policy, available here: [<https://www2.chubb.com/uk-en/footer/privacy-policy.aspx>]. You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at [<mailto:dataprotectionoffice.europe@chubb.com>].

This document should be read in conjunction with our "Terms of Business". If you require clarification of any points please contact us.